Returned Mail Notice to Debtor/Debtor's Attorney

October 17, 2017

From: United States Bankruptcy Court, Southern District of Mississippi

Re: U.S. Courts, Bankruptcy Noticing Center - Returned Mail Notice

In Re: Ophelia Hunt, Case Number 17-03567-NPO

TO THE DEBTOR/DEBTOR'S ATTORNEY:

The attached document was mailed to the notice recipient(s) listed below via the U. S. Postal Service, and it was returned to the Bankruptcy Noticing Center as undeliverable. Please ne advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether the address should be updated. NOTE: THIS FORM CANNOT BE USED TO ADD A NEW CREDITOR NOT PREVIOUSLY LISTED ON YOUR SCHEDULES.

If this form is used by the court in place of filing a separate notice of change of address and/or an amended schedule: 1) determine the updated address and send the attached document to the notice recipient; 2) list the updated address below; 3) sign and date the form; and 4) file this form with the court. Please type or print legibly.

Notice Recipient's Address on Envelope to the Bankruptcy Noticing Center: Community Choice

6785 Bobcat Way

Dublin, OH 43016-1443

THE UPDATED ADDRESS IS:

6785 Bobcat Way Ste 200

Dublin, OH 43016-1443

s/Timothy L. Gowan	10/17/2017	
Signature of Debtor or Debtor's Attorney	Date	

The Bankruptcy Noticing Center does not respond to messages regarding returned mail notification. Please contact the U.S. Bankruptcy Court where the case is pending with questions or comments.

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information	to identify the case:	
Debtor 1	Ophelia Hunt	Social Security number or ITIN xxx-xx-9069
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
United States Ba Case number: 1	ankruptcy Court for the Southern District of Mississippi 17–03567–NPO	Date case filed for chapter 13 9/28/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Debtor's full name	About Debtor 1: Ophelia Hunt	About Debtor 2:
2. All other names used in the last 8 years		
3. Address	PO Box 322 Shuqualak, MS 39361	
4. Debtor's attorney Name and address	Timothy Lamar Gowan Gowan Law Office P.O. Box 401 Macon, MS 39341	Contact phone 662 726-2000
5. Bankruptcy trustee Name and address	J. C. Bell T1 P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011
6. Bankruptcy clerk's office	501 East Court Street, Suite 2.300 P.O. Box 2448	Office Hours: Monday - Friday 8:00 AM - 5:00 PM
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov .	Jackson, MS 39225-2448	Contact phone 601–608–4600 Date: 9/29/17

For more information, see page 2

Debtor Ophelia Hunt Case number 17-03567-NPO

7. Meeting of creditors Debtors must attend the meeting to	October 25, 2017 at 02:00 PM	Location: 1210 West Pine Street, F	Hattieshurg MS 39401
be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1210 West Fille Street, 1	lattiesburg, ino 3340 i
Debtors must provide original picture identification and proof of social security number to the trustee at the meeting.			
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1.	2/27/17
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
	Deadline for all creditors to file a proof of clair (except governmental units)	m: Filing deadline: 1.	/23/18
,	Deadline for governmental units to file a prooclaim:	f of Filing deadline: 3.	/27/18
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor www.uscourts.gov or any bankruptcy clerk's office. If you do not be paid on your claim. To be paid, you must file a proof that the debtor filed. Secured creditors retain rights in their collateral regardless claim submits the creditor to the jurisdiction of the bankrupt. For example, a secured creditor who files a proof of claim n including the right to a jury trial.	onot file a proof of claim by to of claim even if your claim is of whether they file a proof of court, with consequences	the déadline, you might s listed in the schedules of claim. Filing a proof of a lawyer can explain.
	Deadline to object to exemptions: The law permits debtors to keep certain property as exemptione that the law does not authorize an exemption claims may file an objection.	Filing deadline: t. If you ed, you	30 days after the conclusion of the meeting of creditors
9. Filing of plan	Unless a written objection to confirmation is filed with the clear the plan may be confirmed without a hearing. Copies of the Trustee, Debtor(s), and Attorney for Debtor(s). Objections to notice to the affected parties. A copy of the plan, if not enclose the confirmation is confirmation to confirmation to confirmation to confirmation is filed with the clear that the plan is confirmation to confirmation is filed with the clear that the cl	objection must be served on confirmation will be schedu	the Trustee, US led for hearing with
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign a extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	ddress, you may file a motio liar with United States bankri	n asking the court to uptcy law if you have
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and de according to a plan. A plan is not effective unless the court plan and appear at the confirmation hearing. A copy or sum later, and if the confirmation hearing is not indicated on this hearing. The debtor will remain in possession of the proper unless the court orders otherwise.	confirms it. You may object to nmary of the plan, if not enclose notice, you will be sent notice.	to confirmation of the osed, will be sent to you co of the confirmation
12. Exempt property	The law allows debtors to keep certain property as exempt, distributed to creditors, even if the case is converted to cha exempt. You may inspect that list at the bankruptcy clerk's the law does not authorize an exemption that debtors claim	pter 7. Debtors must file a lis office or online at www.pace	st of property claimed as er.gov. If you believe that
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will rare made. A discharge means that creditors may never try tas provided in the plan. If you want to have a particular deb 523(a)(2) or (4), you must file a complaint and pay the filing If you believe that the debtors are not entitled to a discharge you must file a motion.	not be discharged until all partic collect the debt from the detection the detection the detection the bankruptcy clerk's	yments under the plan ebtors personally except nder 11 U.S.C. §

CHAPTER 13 PLAN UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

Debtor	Ophelia Hunt	SSN: XXX-XX-9069	CASE NO.	
Joint D	Debtor: SS: PO Box 322	SSN: XXX-XX	Median Inco	ome: Above 🗸 Below
Addres	SS: PO Box 322			
	Shuqualak, MS 39361			

IHIS	PLAN DOES NOT ALLOW CLA	VIMS. Creditors mu	st file a proof of clain	to be paid under any plan
plan.	nay be confirmed. The treat	ment of ALL secure	ed and priority debts n	nust be provided for in this
Might.				
PAYM	ENT AND LENGTH OF PLAN			
The pl	an period shall be for a period	of 60 mor	ths, not to be less than	36 months for below median
income	e debtor(s), or less than 60 mon	ths for above median	income debtor(s).	
(A)	Debtor shall pay \$ 387.0	0 (✓ monthly,	semi-monthly, w	eekly, or Di-weekly) to the
	chapter 13 trustee. Unless o	therwise ordered by t	the Court, an Order dire	cting payment shall be issued
	to Debtor's employer at the fo	llowing address:		
	Contract to the Contract of th			
	-			
(B)	Joint Debtor shall pay \$	/C] ma	nthly [] constrainthly	
(0)	to the chapter 13 trustee. Ur	oless otherwise orders	od by the Court on Ord	weekly, or DI-weekly
	issued to Debtor's employer at	the following address	is by the court, all often	er directing payment shall be
	issued to peptor's employer at	. the following address	1	
		Marie		
	RITY CREDITORS.			
Filed cl	aims which are not disallowed a	re to be paid in full or	as ordered by the Court	as follows:
Interna	al Revenue Service: \$	at	\$/month	
	ippi Dept. of Revenue: \$	at	\$/month	
Other/	: \$:	at	\$/month	
DAMER	ATTA 6112 BASE A B. V. A. B. V			
DOME	STIC SUPPORT OBLIGATION	. DUE TO:		
POST F	PETITION OBLIGATION: In the	amount of \$	par month haging	bing .
To be r	paid direct, through payr	all deduction or \square t	brough the plan	
10 00 1	ancec, through pays	on deduction, or	illough the plan.	
PRE-PE	TITION ARREARAGE: In the to	otal amount of \$	through	which shall be paid in
the am	ount of \$ per m	onth beginning	anough	writer shall be paid if
To be p	paid Direct, through payi	oll deduction, or \Box t	hrough the plan.	
HOME	MORTGAGES. All claims se	ecured by real proper	ty which are to be pa	id through the plan shall be
schedu	led below. Absent an objection	by a party in interest,	the plan will be amende	ed consistent with the proof of
claim fi	led herein, subject to the start of	late for the continuing	monthly mortgage paym	nent proposed herein.
Mta pm	nts to	Reginning	@ \$	☐Plan ☐Direct
Mtg pm	nts to	Beginning	@ \$	PlanDirect
Mtg pm	nts to	Beginning	@ \$	Plan Direct
J - / ·		- 230 11 111 13		Urian Unlied
Mtg arr	rears to	Through	\$	@ \$ /mc
Mitg arr	ears to	Through	\$	@ \$ /mo
Mtg arr	ears to	Through	\$\$	@ \$/mo
				7,110
Debtor'	's Initials 6H Joint D	ebtor's Initials	Chapter 13 F	Plan, Page 1 of 3

MORTGAGE CLAIMS TO B	E PAID IN FULL O	VER PLA	N TERM:			
Creditor:	Approx.	amt. due	:		Int. Ra	te:
Creditor:Property Address:	- 11	Ar	e related taxes	and/or insuran	ce escro	wed Yes No
Creditor:Property Address:	Approx.	amt, que	:e related taxes	and/or insuran	IIIL. Ko	wed Tyes TNo
Troperty riddress:						
NON-MORTGAGE SECUR lien(s) pursuant to 11 U.S bankruptcy law or discharge to other order of the Court. claim.	.C. § 1325(a)(5)(B)(. Such creditors sha	(i)(I) unt II be paid	il the paymen I as secured cl	t of the debt aimants the sur	determir n set ou	ned as under non- t below or pursuant
		910*	APPROX.		INT.	PAY VALUE OR
CREDITOR'S NAME	COLLATERAL	CLM	AMT. OWED	VALUE	RATE	AMT. OWED
Capitol One Auto Finance	2009 Chev Tahoe		\$16,384.00	\$14,300.00	5	VALUE
Money Matters	title loan/2002 Tahoe)	\$2,000.00	\$2,000.00	5	VALUE
American General/Springlea	Household Goods		\$9,000.00	\$1,000.00	5	VALUE
Onemain	Household Goods		\$8,673.00	\$300.00	5	VALUE
* The column for "910 CLM" a	Household Goods		\$5,670.00	\$200.00	5	VALUE
SPECIAL CLAIMANTS income by Debtor, etc. For all abar proposal is for payment, cre CREDITOR'S NAME STUDENT LOANS which a follows (such debts shall not CREDITOR'S NAME Sallie Mae Navient MS Institute for Higher Ed	ndoned collateral Det ditor must file a proo COLLATERAL are not subject to dit be included in the g	otor will professional professi	pursuant to 1 secured total)	he secured port posed payment MT. OWED 1 U.S.C. §§ 52	PROPO	DSED TREATMENT and 1328(c) are as DSED TREATMENT red red
SPECIAL PROVISIONS w limited to, adequate protect GENERAL UNSECURED C and not disallowed to receivated distribution of \$ general unsecured claim.	LAIMS total approxive payment as follow	mately \$_ vs: with the	181,469.0 IN FULL (10 Trustee to det	9 Such (0%),0 ermine the perc	claims m %(perce	ust be <i>timely filed</i> ent) MINIMUM, or a distribution. <i>Those</i>

Total attorney fee charged: Attorney fee previously paid:	\$ 3,400.00 \$ 0.00	
Attorney fee to be paid in plan:	\$ 3,400.00	
The payment of administrative and/or local rules.	e costs and aforementioned	dattorney fees are to be paid pursuant to Court order
Automobile Insurance Co/Agent	t	Attorney for Debtor (Name/Address/Phone/Email) Timothy L. Gowan
		PO Box 401
	Manual Manual Control of the Control	Macon, M\$ 39341
Telephone/Fax:		Telephone No. <u>662-726-2000</u>
		Facsimile No. 662-726-4040
		Email address tlgowan@hotmail.com
DATED: 9-28-17	DEBTOR'S SIGNAT	TURE Ophili R Hunt
	JOINT DEBTOR'S	SIGNATURE
	ATTORNEY'S SIGN	IATURE TO THE TOTAL TO THE TOTAL TOT

Chapter 13 Plan, Page 3 of 3

Effective: October 1, 2011